

REMARKS

Claims 13-32 are pending in this application.

Applicant has cancelled Claims 1-12, without prejudice, and Applicant has added new Claims 13-32. Applicant respectfully submits that the newly added Claims 13-32 do not contain new matter. Applicant respectfully submits that the present invention, as defined by Claims 13-32, is patentable over the prior art.

Applicant has also deleted the Abstract Of The Disclosure and has substituted therefor the new Abstract Of The Disclosure which is attached hereto on a separate sheet. Applicant respectfully submits that the new Abstract Of The Disclosure does not contain new matter.

Based on the foregoing amendments and the following Remarks, the application is deemed to be in condition for allowance and action to that end is respectfully requested.

I. DEFINITIONS:

Applicant uses the phrase "at least one of . . . and . . ." in certain of the claims. In all instances, the phrase "at least one of . . . and . . ." means only one item from the list, or any combination of items in the list.

Applicant respectfully submits that the phrase having the form "at least one of A and B", where each of A and B is either a term or a phrase, the phrase "at least one of A and B" means "only A, only B, or A and B". In instances in which three or more terms and/or phrases are present in an "at least one of . . . and . . ." phrase, Applicant provides the following example definitions: the phrase "at least one of A, B, and C" means "only A, only B, only C, or any combination of A, B, and C"; the phrase "at least one of A, B, C, and D" means "only A, only B, only C, only D, or any combination of A, B, C, and D"; the phrase "at least one of A, B, C, D, and E" means "only A, only B, only C, only D, only E, or any combination of A, B, C, D, and E", and so on.

For example, in Claim 13, the phrase "at least one of a credit card account, a debit card account, a charge card account, a "smart" card account, and a currency card account"

means "only a credit card account, only a debit card account, only a charge card account, only a "smart" card account, only a currency card account, or any combination of a credit card account, a debit card account, a charge card account, a "smart" card account, and a currency card account".

Applicant respectfully submits that the above definitions do not contain new matter. Support for the above definitions can, for example, be found in the originally filed Specification at page 45, line 8 to page 47, line 23.

III. THE 35 U.S.C. §102 REJECTIONS:

The Examiner asserts that Claims 1-12 are rejected under 35 U.S.C. §102(e) as being anticipated by Camacho, et al., U.S. Patent Publication No. US 2003/0208684 A1 (Camacho).

As noted above, Applicant has cancelled Claims 1-12, without prejudice, and Applicant has added new Claims 13-32. Applicant respectfully submits that the newly added Claims 13-32 do not contain new matter. Applicant further submits that the present invention, as defined by Claims 13-32, is patentable over the prior art.

**IIIA. THE PRESENT INVENTION, AS DEFINED BY CLAIMS 13-32, IS
PATENTABLE OVER THE PRIOR ART:**

Applicant respectfully submits that the present invention, as defined by Claims 13-32, is patentable over the prior art. Applicant respectfully submits that the present invention, as defined by independent Claim 13, is patentable over the prior art.

Applicant respectfully submits that the present invention, as defined by independent Claim 13, is patentable over Camacho. Applicant respectfully submits that Camacho does not disclose or suggest the present invention, as defined by independent Claim 13. Applicant respectfully submits that Camacho does not disclose or suggest an apparatus, comprising a memory device for storing information regarding transactions involving a plurality of accounts associated with an individual, wherein the plurality of accounts comprises at least one of a credit card account, a debit card account, a charge card account, a "smart" card account, and a currency card account, at least one of a bank account, a checking account, a savings account, an electronic money account, and a brokerage account, and at least one of a wireless communication account and a cellular communication account, and further wherein the information regarding

transactions includes information regarding a transaction on an account and information regarding an identity and contact information for at least one of a merchant, a vendor, a bank, a financial institution, a brokerage firm, an electronic money account, and a communication account provider, involved in the transaction on the account, wherein the information regarding a transaction is transmitted from a transaction device or a first communication device associated with the at least one of a merchant, a vendor, a bank, a financial institution, a brokerage firm, an electronic money account, and a communication account provider and is received by a receiver, all of which features are specifically recited features of independent Claim 13.

Applicant submits that Camacho does not disclose or suggest the recited apparatus, comprising the recited memory device for storing the recited information regarding transactions involving the recited plurality of accounts associated with an individual, wherein the recited plurality of accounts comprises at least one of a credit card account, a debit card account, a charge card account, a "smart" card account, and a currency card account, at least one of a bank account, a checking account, a savings account, an electronic money account, and a brokerage account, and at least one of a

wireless communication account and a cellular communication account. Applicant further submits that Camacho does not disclose or suggest the recited information regarding transactions which includes the recited information regarding a transaction on an account and the recited information regarding an identity and contact information for at least one of a merchant, a vendor, a bank, a financial institution, a brokerage firm, an electronic money account, and a communication account provider, involved in the recited transaction on the account. Applicant further submits that Camacho does not disclose or suggest the recited information regarding the recited transaction which is transmitted from the recited transaction device or the recited first communication device associated with the recited at least one of a merchant, a vendor, a bank, a financial institution, a brokerage firm, an electronic money account, and a communication account provider and which is received by the recited receiver.

Applicant further submits that Camacho does not disclose or suggest a processing device, wherein the processing device processes information regarding a request for transaction information, wherein the request for transaction information is transmitted from a second

communication device, wherein the second communication device is associated with the individual, wherein the processing device generates a message in response to the request, wherein the message contains information regarding a transaction and contact information regarding the at least one of a merchant, a vendor, a bank, a financial institution, a brokerage firm, an electronic money account, and a communication account provider involved in the transaction, all of which features are still other specifically recited features of independent Claim 13.

Applicant submits that Camacho does not disclose or suggest the recited processing device which processes the recited information regarding the recited request for transaction information, wherein the recited request for transaction information is transmitted from the recited second communication device which is associated with the individual. Applicant further submits that Camacho does not disclose or suggest the recited processing device which generates the recited message in response to the recited request, wherein the recited message contains the recited information regarding the recited transaction and contact information regarding the recited at least one of a merchant, a vendor, a bank, a financial institution, a brokerage firm,

an electronic money account, and a communication account provider involved in the recited transaction.

Applicant further submits that Camacho does not disclose or suggest a transmitter, wherein the transmitter transits the message to the second communication device on or over at least one of the Internet and the World Wide Web, all of which features are still other specifically recited features of independent Claim 13.

Applicant submits that Camacho does not disclose or suggest the recited transmitter which transmits the recited message to the recited second communication device on or over at least one of the Internet and the World Wide Web.

In view of the foregoing, Applicant respectfully submits that Camacho does not disclose or suggest many of the specifically recited features of independent Claim 13. Applicant further submits that Camacho does not disclose or suggest all of the specifically recited features of independent Claim 13.

In view of the foregoing, Applicant respectfully submits that the present invention, as defined by independent Claim 13, is patentable over Camacho.

In view of the above, Applicant respectfully submits that the present invention, as defined by independent Claim 13, is patentable over the prior art. Applicant further submits that Claims 14-32, which claims depend directly from independent Claim 13, so as to include all of the limitations of independent Claim 13, are also patentable as said Claims 14-32 depend from allowable subject matter. In particular, Applicant respectfully submits that Camacho not disclose or suggest all of the specifically recited features of independent Claim 13, and, therefore, Camacho does not disclose or suggest all of the features of each of dependent Claims 14-32.

Allowance of pending Claims 13-32 is, therefore, respectfully requested.

III. CONCLUSION:

In view of the foregoing, the application is deemed to be in condition for allowance and action to that end is respectfully requested. Allowance of pending Claims 13-32 is respectfully requested.

Respectfully Submitted,



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Encl.: - Abstract of the Disclosure

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